

Table I.A.2 Percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 46.8% | 23.1% | 49.4% | 73.8% | 96.4% | 99.4% | 29.8% | 96.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 24.4% | 17.9% | 35.8% | 65.8% | 91.3% | 99.1% | 20.7% | 89.3% |
| Mining and manufacturing | 60.1% | 32.2% | 66.8% | 85.7% | 99.4% | 99.0% | 46.2% | 98.6% |
| Construction | 31.8% | 19.6% | 58.5% | 86.4% | 98.2% | 98.4% | 27.9% | 95.4% |
| Utilities and transp. | 52.3% | 21.3% | 50.1% | 76.2% | 100.0% | 100.0% | 29.1% | 98.3% |
| Wholesale trade | 57.9% | 30.5% | 74.9% | 89.2% | 97.9% | 99.9% | 42.3% | 98.6% |
| Fin. svcs. and real estate | 59.0% | 26.5% | 71.7% | 90.8% | 98.0% | 99.1% | 32.6% | 98.5% |
| Retail trade | 51.9% | 16.8% | 40.5% | 80.1% | 96.0% | 99.6% | 24.1% | 98.5% |
| Professional services | 50.9% | 29.5% | 60.7% | 80.7% | 97.2% | 99.5% | 36.3% | 97.6% |
| Other services | 36.8% | 18.2% | 31.9% | 54.7% | 92.7% | 99.0% | 22.6% | 92.3% |
| Ownership | | | | | | | | |
| For profit, incorporated | 49.2% | 23.8% | 51.0% | 73.2% | 95.8% | 99.5% | 30.9% | 96.9% |
| For profit, unincorporated | 35.5% | 19.2% | 40.8% | 69.3% | 95.9% | 99.5% | 24.0% | 96.1% |
| Nonprofit | 59.6% | 31.4% | 60.8% | 86.5% | 98.5% | 98.3% | 40.0% | 97.7% |
| Age of firm | | | | | | | | |
| Less than 5 years | 21.1% | 16.5% | 32.5% | 54.9% | 95.0% | 94.6% | 18.9% | 85.3% |
| 5-9 years | 26.9% | 19.4% | 35.2% | 64.2% | 93.9% | 99.0% | 23.3% | 87.9% |
| 10-19 years | 35.0% | 22.8% | 50.4% | 66.3% | 94.7% | 98.7% | 29.2% | 91.4% |
| 20 or more years | 68.4% | 31.5% | 61.5% | 82.1% | 96.9% | 99.4% | 41.6% | 97.9% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 94.6% | 37.6% | 64.4% | 80.9% | 96.9% | 99.4% | 64.5% | 97.9% |
| 1 location only | 30.5% | 23.0% | 48.0% | 70.0% | 93.0% | 97.4% | 28.6% | 87.2% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 17.4% | 5.5% | 15.2% | 33.4% | 77.5% | 97.2% | 7.8% | 85.0% |
| 25-49 % | 46.9% | 17.8% | 32.3% | 52.9% | 95.9% | 99.5% | 23.7% | 94.2% |
| 50-74 % | 44.7% | 23.6% | 38.6% | 67.6% | 96.8% | 99.6% | 27.8% | 97.0% |
| 75% or more | 54.5% | 28.8% | 65.0% | 86.5% | 98.4% | 99.6% | 37.4% | 98.5% |
| Union presence | | | | | | | | |
| No union employees | 44.5% | 22.7% | 49.0% | 73.4% | 96.2% | 99.3% | 29.3% | 96.3% |
| Has union employees | 85.3% | 41.8% | 65.4% | 83.9% | 99.9% | 99.8% | 48.7% | 99.7% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 34.7% | 10.8% | 18.8% | 49.2% | 92.6% | 99.6% | 13.9% | 93.5% |
| Less than 50% low-wage | 50.8% | 26.9% | 61.1% | 82.4% | 97.9% | 99.3% | 34.9% | 98.0% |
| Percent women employees | | | | | | | | |
| Less than 25% | 36.9% | 19.7% | 57.1% | 82.4% | 97.0% | 99.3% | 27.2% | 96.8% |
| 25-49 % | 62.5% | 33.3% | 52.5% | 77.2% | 98.4% | 99.7% | 40.5% | 98.2% |
| 50-74 % | 55.9% | 28.8% | 44.8% | 66.4% | 93.9% | 99.4% | 33.6% | 96.6% |
| 75% or more | 42.3% | 19.7% | 42.8% | 68.6% | 97.0% | 99.0% | 25.5% | 96.0% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 45.6% | 22.0% | 44.5% | 67.4% | 95.8% | 99.3% | 28.8% | 95.9% |
| 25-49 % | 67.2% | 29.5% | 57.1% | 84.0% | 97.7% | 99.8% | 40.6% | 98.6% |
| 50-74 % | 46.7% | 29.1% | 59.0% | 83.1% | 97.0% | 98.8% | 35.0% | 96.1% |
| 75% or more | 22.6% | 17.5% | 47.8% | 65.1% | 92.4% | 92.7% | 19.5% | 90.1% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2 Standard errors for percent of private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2018

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.42% | 0.67% | 1.16% | 0.91% | 0.44% | 0.12% | 0.56% | 0.21% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.30% | 3.63% | 10.33% | 8.46% | 4.76% | 0.91% | 3.39% | 3.82% |
| Mining and manufacturing | 2.26% | 3.88% | 3.77% | 3.08% | 0.49% | 0.87% | 2.80% | 0.72% |
| Construction | 1.58% | 1.79% | 3.70% | 2.41% | 1.17% | 0.92% | 1.63% | 1.58% |
| Utilities and transp. | 2.85% | 3.87% | 6.57% | 5.27% | 0.00% | 0.00% | 3.35% | 0.74% |
| Wholesale trade | 2.31% | 3.42% | 4.17% | 2.27% | 1.36% | 0.09% | 2.83% | 0.59% |
| Fin. svcs. and real estate | 1.59% | 2.38% | 5.55% | 2.31% | 0.93% | 0.38% | 2.16% | 0.41% |
| Retail trade | 1.39% | 1.75% | 3.57% | 2.41% | 1.39% | 0.19% | 1.56% | 0.32% |
| Professional services | 0.99% | 1.40% | 2.14% | 1.73% | 0.60% | 0.24% | 1.19% | 0.31% |
| Other services | 0.91% | 1.21% | 1.96% | 1.86% | 1.30% | 0.32% | 0.99% | 0.71% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.55% | 0.85% | 1.37% | 1.11% | 0.63% | 0.13% | 0.70% | 0.25% |
| For profit, unincorporated | 1.00% | 1.19% | 2.64% | 2.14% | 1.04% | 0.28% | 1.07% | 0.56% |
| Nonprofit | 1.59% | 2.62% | 3.54% | 1.77% | 0.56% | 0.89% | 2.11% | 0.52% |
| Age of firm | | | | | | | | |
| Less than 5 years | 1.12% | 1.26% | 2.96% | 3.32% | 1.51% | 4.57% | 1.15% | 2.35% |
| 5-9 years | 1.30% | 1.53% | 2.99% | 2.69% | 1.83% | 0.89% | 1.34% | 1.89% |
| 10-19 years | 1.04% | 1.31% | 2.20% | 2.05% | 1.31% | 1.31% | 1.11% | 1.15% |
| 20 or more years | 0.63% | 1.30% | 1.67% | 1.06% | 0.51% | 0.12% | 1.01% | 0.19% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.33% | 8.04% | 4.07% | 1.57% | 0.48% | 0.13% | 2.37% | 0.20% |
| 1 location only | 0.55% | 0.67% | 1.20% | 1.09% | 1.04% | 0.98% | 0.57% | 0.98% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.85% | 0.84% | 2.02% | 2.66% | 3.91% | 1.03% | 0.76% | 1.67% |
| 25-49 % | 1.66% | 2.55% | 3.30% | 3.22% | 1.59% | 0.28% | 1.88% | 0.87% |
| 50-74 % | 1.32% | 1.71% | 2.86% | 2.74% | 0.90% | 0.23% | 1.45% | 0.50% |
| 75% or more | 0.60% | 0.93% | 1.45% | 0.90% | 0.33% | 0.13% | 0.78% | 0.18% |
| Union presence | | | | | | | | |
| No union employees | 0.45% | 0.67% | 1.17% | 0.91% | 0.47% | 0.16% | 0.56% | 0.25% |
| Has union employees | 1.67% | 5.75% | 7.22% | 6.63% | 0.08% | 0.13% | 4.55% | 0.17% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 0.86% | 1.06% | 1.74% | 1.99% | 1.21% | 0.17% | 0.88% | 0.59% |
| Less than 50% low-wage | 0.53% | 0.80% | 1.31% | 0.93% | 0.39% | 0.16% | 0.67% | 0.19% |
| Percent women employees | | | | | | | | |
| Less than 25% | 0.81% | 0.98% | 2.07% | 1.54% | 0.84% | 0.36% | 0.87% | 0.50% |
| 25-49 % | 1.21% | 2.22% | 2.72% | 2.01% | 0.49% | 0.11% | 1.68% | 0.32% |
| 50-74 % | 1.01% | 1.65% | 2.53% | 1.85% | 1.18% | 0.20% | 1.34% | 0.39% |
| 75% or more | 0.91% | 1.21% | 2.14% | 1.86% | 0.62% | 0.36% | 1.03% | 0.44% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 0.68% | 0.96% | 1.55% | 1.31% | 0.67% | 0.19% | 0.79% | 0.34% |
| 25-49 % | 0.93% | 1.86% | 2.20% | 1.32% | 0.66% | 0.08% | 1.40% | 0.21% |
| 50-74 % | 1.38% | 1.83% | 3.27% | 2.32% | 1.00% | 0.71% | 1.60% | 0.78% |
| 75% or more | 1.23% | 1.31% | 4.99% | 4.76% | 2.91% | 3.24% | 1.26% | 2.26% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.